

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      2 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-34522  
Scott Berchin Judge: JKS  
Malgorzata Berchin,  
Debtors (s)

**Chapter 13 Plan and Motions**

☐ Original      ☒ Modified/Notice Required      Date: 08/08/2019  
☒ Motions Included      ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: \_SJG      Initial Debtor: SB      Initial Co-Debtor: MB

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 225 per month to the Chapter 13 Trustee, starting on  
1/1/2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2950.00 plus additional post-confirmation or other fees as applied for and granted pursuant to 11 U.S.C. §330 and DNJ LBR 2016-5
DOMESTIC SUPPORT OBLIGATION		
State of New York Division of Finance	INCOME TAXES	\$892.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C. 1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Home Mortgage	First Mortgage	\$1574.77	0%	1574.77	1574.77

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
		0%	\$ 0.00	\$ 0.00
		0%	\$ 0.00	\$ 0.00

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Capital One Auto Finance	2010 Nissan Altima	2275.00	0.00

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Ally Financial

Volkswagen Credit, Inc.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Capital One Auto Finance	0.00	Car Loan	Rejected	0.00

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Midland Funding, LLC	All assets	Judgment	\$653.00	303360.00	7585.00	306254.00	\$653.00
Midland Funding, LLC`	All assets	Judgment	\$695.00	303360.00	7585.00	306254.00	\$695.00

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other administrative fees including attorneys fees
- 3) Secured claims and arrears
- 4) Lease Claims and arrears
- 5) Priority Claims
- 6) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 12/14/2018.

Explain below **why** the plan is being modified:

The Plan is being modified because a car needs to be surrendered.

Explain below **how** the plan is being modified:

The plan is being modified to surrender a car in full and final satisfaction.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 08/08/2019

/s/Scott Berchin  
Scott Berchin  
Debtor

Date: 08/08/2019

/s/Malgorzata Berchin  
Malgorzata Berchin  
Joint Debtor

Date: 08/08/2019

/s/Scott J. Goldstein  
Scott J Goldstein  
Attorney for the Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Scott Berchin  
Malgorzata Berchin  
DebtorsCase No. 18-34522-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 62

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db/jdb  
517962545 Scott Berchin, Malgorzata Berchin, 125 Highland Trl, Denville, NJ 07834-2011  
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

517921400 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
517921401 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
517921402 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk of Amer, PO Box 982238, El Paso, TX 79998-2238)

518014515 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
517981759 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518019470 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

517921405 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
517921406 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
517921407 Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
517921408 Citibank, PO Box 6000, Sioux Falls, SD 57117-6000  
518039799 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
517921409 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034,  
Saint Louis, MO 63179-0034

517921411 Court Officer Walter Kavanagh, Superior Court of NJ Morristown Special, PO Box 1702,  
Morristown, NJ 07962-1702

517921412 Credit First N A, PO Box 81315, Cleveland, OH 44181-0315  
517989882 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
517921413 Credit First National Association, Attn: Bankruptcy, PO Box 81315,  
Cleveland, OH 44181-0315

518039801 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

517921414 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
517922107 +Dylan Berchin, 125 Highland Trl, Denville, NJ 07834-2011  
517921415 Efrem L. Greenfield, 16 Pocono Rd Ste 111, Denville, NJ 07834-2905  
517921420 Medical Park Imaging P.A., 1415 2713 NJ-23 # 1, Newfoundland, NJ 07435  
517921422 NYS Department of Taxation and Finance, Bankruptcy Section, PO Box 5300,  
Albany, NY 12205-0300

517921423 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
517921424 Pressler, Felt, & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
517921426 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,  
PO Box 245, Trenton, NJ 08695-0245)

517921425 Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217  
517921428 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
517921429 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
517921430 Tri-County Orthopedics, PO Box 1446, Morristown, NJ 07962-1446  
517967521 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

517921431 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
Mason, OH 45040-8053

517921434 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701-4747)

517921435 Wells Fargo Home Mortgage, Attn: Bankruptcy, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2019 00:16:54 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 14 2019 00:16:51 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 14 2019 00:20:06  
AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS,  
Oklahoma City, OK 73118-7901

cr +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:19:16  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

517921399 E-mail/Text: ebn@americollect.com Aug 14 2019 00:17:04 Americollect Inc, PO Box 1566,  
Manitowoc, WI 54221-1566

517962285 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Bank Lease Trust,  
PO Box 130424, Roseville MN 55113-0004

517921397 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Financial,  
Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901

517921398 E-mail/Text: ally@ebn.phinsolutions.com Aug 14 2019 00:15:50 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300

517921403 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 14 2019 00:20:15 Capital One Auto Finan,  
PO Box 259407, Plano, TX 75025-9407

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 62

Date Rcvd: Aug 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517921404 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 14 2019 00:20:15  
Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

517930948 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 14 2019 00:20:06  
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517972980 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 14 2019 00:19:25  
Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360

517921410 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 14 2019 00:16:32 Comenity Bank,  
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

517921416 E-mail/Text: cio.bncmail@irs.gov Aug 14 2019 00:16:11 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

517921417 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Aug 14 2019 00:18:40  
Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

517921418 E-mail/Text: bncnotices@becket-lee.com Aug 14 2019 00:15:56 Kohls/Capital One,  
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

517921419 +E-mail/Text: bncnotices@becket-lee.com Aug 14 2019 00:15:56 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

517998831 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 14 2019 00:16:50 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011

517921421 E-mail/Text: bankruptcydpt@mcmcg.com Aug 14 2019 00:16:50 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709

518021611 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 14 2019 00:31:44  
Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

517963985 E-mail/Text: bnc-quantum@quantum3group.com Aug 14 2019 00:16:44  
Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788,  
Kirkland, WA 98083-0788

517921427 E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:20:41 Synchrony Bank,  
Attention: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061

517922227 +E-mail/PDF: gecsed@recoverycorp.com Aug 14 2019 00:19:16 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518041924 +E-mail/Text: bncmail@w-legal.com Aug 14 2019 00:17:05 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

517921433 E-mail/Text: vci.bkcy@vwcredit.com Aug 14 2019 00:17:05 VW Credit Inc, 2333 Waukegan Rd,  
Deerfield, IL 60015-5508

518019906 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 14 2019 00:19:35 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517921432 E-mail/Text: vci.bkcy@vwcredit.com Aug 14 2019 00:17:05 Volkswagen Credit, Inc,  
Attn: Bankruptcy, PO Box 3, Hillsboro, OR 97123-0003

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Kevin Gordon McDonald on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 62

Date Rcvd: Aug 13, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Scott J. Goldstein on behalf of Debtor Scott Berchin sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
Scott J. Goldstein on behalf of Joint Debtor Malgorzata Berchin sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7